



Order Filed on April 8, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

VICTORIA A. STEFFEN, ESQ.  
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Attorney for Debtor(s)

In Re:

SHARON L. MCNEAL-SILNICKI

Debtor (s)

Chapter 13

Case No. 19-11614

Hearing Date: 1/25/2022 @ 11:00 AM

Judge: JNP

**CONSENT ORDER RESOLVING MOTION OBJECTING TO NOTICE OF  
POSTPETITION MORTGAGE FEES, EXPENSES AND OTHER CHARGES**

The relief set forth on the

**DATED: April 8, 2022**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

THIS MATTER having been opened to the Court by Victoria A. Steffen, Esq. on Debtor's Motion Objecting to Freedom Mortgage Corporation's Notice of Postpetition Mortgage Fees, Expenses and other Charges, and Rob Saltzman, Esq., Pluese, Becker & Saltzman, counsel for Freedom Mortgage Corporation, having filed a response thereto; and the parties having agreed to the entry of an order settling the matter and for good cause shown;

**IT IS HEREBY ORDERED**

1. Upon refund to Freedom Mortgage Corporation by the Township of Middle of the fees set forth in Creditor Freedom Mortgage Corporation's Notices of Postpetition Fees, Expenses and Charges (Official Form 410S2) filed March 25, 2020 in the amount of \$545.00 and \$570.00 designated as "property registration fees" and on December 22, 2020 in the amount of \$1070.00 designated as "municipality fees", Freedom Mortgage Corporation agrees to promptly take the necessary steps to update and remove these fees from Debtor's mortgage account and provide Debtor and Debtor's counsel with verification of same.
2. Upon receipt of the Middle Township fee refund, Freedom Mortgage Corporation shall also withdraw its previously filed March 25, 2020 Notice of Postpetition Fees, Expenses and Charges and its Notice of Postpetition Fees, Expenses and Charges filed on December 22, 2020 so as to reflect that these charges are no longer due and owing

The undersigned hereby consent to the form and entry of the within order.

/s/ Victoria A Steffen  
VICTORIA A. STEFFEN, ESQ.  
*Attorney for Debtor Sharon McNeal-Silnicki*

/s/ Rob Saltzman  
ROB SALTZMAN, ESQ.  
Pluese, Becker & Saltzman  
*Attorneys for Freedom Mortgage Corporation*

DATED: 4/7/2022

DATED: 4/7/2022

In re:  
Sharon L. McNeal-Silnicki  
Debtor

Case No. 19-11614-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 08, 2022

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db	Sharon L. McNeal-Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor J.G. Wentworth Home Lending LLC. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Robert P. Saltzman	on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen	on behalf of Debtor Sharon L. McNeal-Silnicki vsteffen@verizon.net G30369@notify.cincompass.com

TOTAL: 7